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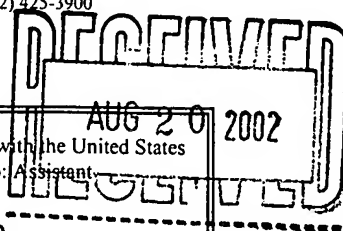
July 30, 2002

Assistant Commissioner for Patents
Washington, D.C. 20231

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on July 30, 2002

Signature Juda Lee Anderson



Re: Applicant(s): William D. Lester, et al.
Serial No. 10/056,180
Filing Date: January 23, 2002
For: METHOD OF AND SYSTEM FOR FINANCIAL SERVICES
FULFILLMENT
Docket No.: 51261-00003

Dear Sir:

Transmitted for filing with the Patent and Trademark Office are the following documents for the above-referenced patent application:

1. Information Disclosure Statement
2. Form PTO-1449
3. References C1 - C2
4. Postcard acknowledgment

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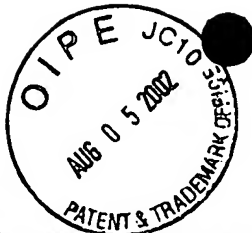
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Respectfully submitted,

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Applicant(s): William D. Lester, et al.) Group Art Unit: 2166
Serial No.: 10/056,180) Examiner: Unknown
Filed: January 23, 2002)

For: METHOD OF AND SYSTEM FOR FINANCIAL SERVICES FULFILLMENT

To the Assistant Commissioner
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Washington, D.C. 20231

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Dear Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with Applicants duty under 37 C.F.R. § 1.56 and 1.97, Applicants hereby submit the attached form PTO-1449 (modified) which lists art cited. The art listed therein, while of some relevance, is not necessarily considered to teach or suggest any aspect of the invention described and claimed in the above-identified patent application. This statement is also not to be construed as a representation that a search has, or has not, been conducted, that no better art exists or that the art comprises prior art. Rather, this statement discloses only the best art of which the Applicants are aware.

In considering the art set forth below, it may be noted by the Examiner that certain of the references may contain markings, underlinings or other notations. These markings or notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

Supplemental Form PTO-1449 Modified

Docket No.:
51261-00003Serial No.:
10/056,180COPY OF PAPERS
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Cited by Applicant
(Use several sheets if necessary)Applicants:
William D. Lester, et al.U.S. Patent Department of Commerce
Patent and Trademark OfficeFiling Date:
January 23, 2002Group:
2166

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Subclass

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Country	Translation	
				Yes	No

OTHER DOCUMENTS

Examiner Initials	Author, Title, Date, Pertinent Pages, Etc.
C-1	"Financial Services Executive Letter" published by Thomson Management Solutions, Inc., Pages 1-11, Summer, 2001
C-2	http://www.inviva.com/tech.html (website), inviva, Inc., copyright 2001.

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